

What is claimed is:

1. A method for distributing, storing and retrieving data associated with an end user aggregated from one or more information providers between a host computer and a client computer associated with the end user, comprising the steps of:
  - (a) aggregating data associated with the end user by the host computer from one or more information providers;
  - (b) transmitting the aggregated data from the host computer to the client computer;
  - (c) receiving at the client computer the aggregated data from the host computer;
  - (d) storing the received aggregated data at the client computer;
  - (e) receiving by the host computer a request concerning the aggregated data;
  - (f) receiving by the host computer the stored aggregated data from the client computer; and
  - (g) servicing by the host computer the received request based on the received, stored aggregated data to generate a request result.
2. The method of claim 1, and further comprising the step of outputting the request result to a designated delivery platform.
3. The method of claim 2, wherein the designated delivery platform is selected from the group consisting of a facsimile, a telephone, a Web browser, an

electronic mail destination, a Web page residing on a Web server, a wireless device, an Internet client program and a print device.

*RP*

- 4. The method of claim 1, and further comprising the step of encrypting the aggregated data by the host computer prior to transmission to the client computer and wherein the step of servicing the received request by the host computer comprises decrypting the received aggregated data by the host computer.
- 5. The method of claim 4, and further comprising the step of outputting the request result to a designated delivery platform.
- 6. The method of claim 5, wherein the designated delivery platform is selected from the group consisting of a facsimile, a telephone, a Web browser, an electronic mail destination, a Web page residing on a Web server, a wireless device, an Internet client program and a print device.
- 7. The method of claim 4, and further comprising the step of servicing requests concerning the stored aggregated data by the client computer.
- 8. The method of claim 1, and further comprising the step of servicing requests concerning the stored aggregated data by the client computer.

9. The method of claim 1, and further comprising the step of transmitting requests concerning the aggregated data from the client computer to the host computer.

10. The method of claim 1, wherein the received request originates from a source selected from the group consisting of a telephone, an electronic mail system, a wireless device, a third computer, a Web server, a facsimile and an Internet client.

11. The method of claim 1, wherein the step of storing the received aggregated data at the client computer comprises storing the aggregated data as cookie data.

12. The method of claim 1, wherein the step of transmitting the aggregated data from the host computer to the client computer comprises formatting the aggregated data as cookie data.

13. The method of claim 1, wherein the step of receiving by the host computer the stored aggregated data from the client computer comprises receiving the stored aggregated data as cookie data.

14. A system for distributing, storing and retrieving data associated with an end user aggregated from one or more information providers between a host computer and a client computer associated with the end user, comprising a host computer in communication the client computer, the host computer comprising a processor for performing the steps of:

C  
X

- (a) aggregating data associated with the end user from one or more information providers;
- (b) transmitting the aggregated data to the client computer;
- (c) receiving a request concerning the aggregated data;
- (d) receiving stored aggregated data from the client computer; and
- (e) servicing the received request based on the received, stored aggregated data to generate a request result.

15. The system of claim 14, and the processor further performing the step of outputting the request result to a designated delivery platform.

16. The system of claim 15, wherein the designated delivery platform is selected from the group consisting of a facsimile, a telephone, a Web browser, an electronic mail destination, a Web page residing on a Web server, a wireless device, an Internet client program and a print device.

17. The system of claim 14, and the processor further performing the steps of encrypting the aggregated data by the host computer prior to transmission to the client computer and decrypting the received, stored aggregated data prior to servicing the received request.

18. The method of claim 17, and the processor further performing the step of outputting the request result to a designated delivery platform.

19. The method of claim 18, wherein the designated delivery platform is selected from the group consisting of a facsimile, a telephone, a Web browser, an electronic mail destination, a Web page residing on a Web server, a wireless device, an Internet client program and a print device.

20. The system, of claim 14, wherein the received request originates from a source selected from the group consisting of a telephone, an electronic mail system, a wireless device, a third computer, a Web server, a facsimile and an Internet client.

21. The system of claim 14, and the processor further performing the step of formatting the aggregated data as cookie data prior to transmission.

22. A digital, computer-readable storage device storing instructions that when executed on a processor distribute, store and retrieve data associated with an end user aggregated from one or more information providers between a host computer and a client computer associated with the end user, by performing the steps comprising of:

- (a) aggregating data associated with the end user from one or more information providers;
- (b) transmitting the aggregated data to the client computer;
- (c) receiving a request concerning the aggregated data;
- (d) receiving stored aggregated data from the client computer; and

C  
BX  
end

(e) servicing the received request based on the received, stored aggregated data to generate a request result.

000200742822400